

HILLTOP COMMUNITY BANCORP, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3262818	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$166	\$157	-5.3%		
Loans	\$114	\$106	-6.5%		
Construction & development	\$1	\$2	25.1%		
Closed-end 1-4 family residential	\$18	\$13	-25.3%		
Home equity	\$11	\$9	-17.8%		
Credit card	\$0	\$0			
Other consumer	\$2	\$0	-78.1%		
Commercial & Industrial	\$14	\$12	-12.2%		
Commercial real estate	\$67	\$66	-1.7%		
Unused commitments	\$26	\$27	2.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$23	\$16	-30.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$11	\$16	42.0%		
Cash & balances due	\$2	\$13	669.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$146	\$139	-5.0%		
Deposits	\$143	\$136	-5.1%		
Total other borrowings	\$2	\$2	3.7%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$20	\$18	-7.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	-\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	11.9%	11.0%	--		
Tier 1 risk based capital ratio	15.0%	14.7%	--		
Total risk based capital ratio	16.2%	16.0%	--		
Return on equity ¹	6.2%	2.9%	--		
Return on assets ¹	0.7%	0.3%	--		
Net interest margin ¹	4.4%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	165.7%	51.3%	--		
Loss provision to net charge-offs (qtr)	0.0%	807.7%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	2.5%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	8.7%	0.0%	0.1%	--
Commercial real estate	1.3%	2.8%	0.0%	0.0%	--
Total loans	1.0%	3.7%	0.0%	0.0%	--